

**Information to identify the case:**

Debtor 1	Alan T. Alabanzas	Social Security number or ITIN xxx-xx-4251
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Juana E. Alabanzas	Social Security number or ITIN xxx-xx-9124
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-28196-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Alan T. Alabanzas

Juana E. Alabanzas  
aka Juana Morel

1/24/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Alan T. Alabanzas  
Juana E. Alabanzas  
DebtorsCase No. 14-28196-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 55

Date Rcvd: Jan 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2018.

db/jdb +Alan T. Alabanzas, Juana E. Alabanzas, 202 Elkins Rd, Cherry Hill, NJ 08034-1605  
 aty +Kivitz McKeever Lee, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 cr +CARRINGTON MORTGAGE SERVICES, LLC, Stern, Laventhal & Frankenberg, LLC,  
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640  
 515030042 +AMCOL Systems Inc., PO Box 21625, Columbia, SC 29221-1625  
 515030043 Bank Of America, ATTN: CORRESPONDENCE UNIT/CA6-919-02-4, Nc 4 105 03 # 14,  
 Greensboro, NC 27420  
 515201846 +Bank of America, N.A., P.O. BOX 660933, Dallas, TX 75266-0933  
 515030046 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)  
 517263524 +Carrington Mortgage Services, LLC, 1600 Douglass Road, Anaheim, CA 92806-5951  
 517263525 +Carrington Mortgage Services, LLC, 1600 Douglass Road, Anaheim, CA 92806,  
 Carrington Mortgage Services, LLC, 1600 Douglass Road, Anaheim, CA 92806-5951  
 515030045 +Children's Hospital Of Philadelphia, Lockbox #5232, PO Box 8500,  
 Philadelphia, PA 19178-8500  
 515135444 EMERG PHY ASSOC OF S.JERSEY,PC, PO Box 1109, Minneapolis, MN 55440-1109  
 515030050 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 515030055 Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
 515030056 Kennedy University Hospital, PO Box 48023, Newark, NJ 07101-4823  
 515030057 +Kivitz McKeever Lee, PC, 701 Market St, Ste 5000, Philadelphia, PA 19106-1541  
 515030062 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710  
 515030063 +Sprains, Strains & Fractures, LLC, PO Box 168, Haddonfield, NJ 08033-0278  
 515030066 +Syncb/lord And Tay, PO Box 1628, Maryland Heigh, MO 63043-0628  
 515074146 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 515030070 +Verizon Wireless, 500 TECHNOLOGY DR, Ste 550, Weldon Spring, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 24 2018 23:40:42 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 24 2018 23:40:38 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 lm EDI: BANKAMER.COM Jan 24 2018 23:08:00 Bank of America, PO Box 5170,  
 Simi, CA 93062-5170  
 515033434 +EDI: AARGON.COM Jan 24 2018 23:08:00 Aargon Agency As Agent For Dj Orthopedics Llc,  
 Dj Orthopedics Llc, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132  
 515030040 +EDI: AARGON.COM Jan 24 2018 23:08:00 Aargon Agency Inc, 3025 West Sahara Ave,  
 Las Vegas, NV 89102-6094  
 515030041 +EDI: RMCB.COM Jan 24 2018 23:08:00 Amca, 2269 S Saw Mill, Elmsford, NY 10523-3832  
 515139786 EDI: AIS.COM Jan 24 2018 23:08:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 515051900 EDI: AIS.COM Jan 24 2018 23:08:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 515240225 EDI: RESURGENT.COM Jan 24 2018 23:08:00 Ashley Funding Services, LLC its successors and,  
 assigns as assignee of Laboratory, Corporation of America Holdings,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 515030068 EDI: CITICORP.COM Jan 24 2018 23:08:00 Thd/cbna, CITICORP CREDIT SERVICES/ATTN:CENTRALI,  
 PO Box 20507, Kansas City, MO 64195  
 515030044 +EDI: CAPITALONE.COM Jan 24 2018 23:08:00 Cap One Na, Po Box 26625,  
 Richmond, VA 23261-6625  
 515162342 EDI: CAPITALONE.COM Jan 24 2018 23:08:00 Capital One, N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 515030047 +EDI: WFNBN.COM Jan 24 2018 23:08:00 Comenity Bank/vctrsssec, Po Box 182789,  
 Columbus, OH 43218-2789  
 515030048 +EDI: RCSFNBMARIN.COM Jan 24 2018 23:08:00 Credit One Bank Na, Po Box 98873,  
 Las Vegas, NV 89193-8873  
 515051139 +EDI: TSYS2.COM Jan 24 2018 23:08:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 515030049 +EDI: TSYS2.COM Jan 24 2018 23:08:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 515030051 EDI: AMINFOFP.COM Jan 24 2018 23:08:00 First Premier Bank,  
 Corporate Bankruptcy Department, PO Box 5524, Sioux Falls, SD 57117-5524  
 515030052 EDI: RMSC.COM Jan 24 2018 23:08:00 GE Money Bank, PO Box 960061,  
 Orlando, FL 32896-0061  
 515030053 +EDI: IIC9.COM Jan 24 2018 23:08:00 I C System Inc, ATTN: BANKRUPTCY,  
 444 Highway 96 East; Po Box 64378, St. Paul, MN 55164-0378  
 515030054 EDI: JEFFERSONCAP.COM Jan 24 2018 23:08:00 Jefferson Capital Syst, 16 Mcleland Rd,  
 Saint Cloud, MN 56303  
 515219860 EDI: JEFFERSONCAP.COM Jan 24 2018 23:08:00 Jefferson Capital Systems LLC, Po Box 7999,  
 Saint Cloud Mn 56302-9617  
 515240422 EDI: RESURGENT.COM Jan 24 2018 23:08:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 55

Date Rcvd: Jan 24, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

515030058	EDI: BLUESTEM Jan 24 2018 23:08:00 Saint Cloud, MN 56303-0820	Metabnk/fhut, 6250 Ridgewood Rd,
515030059	+EDI: MID8.COM Jan 24 2018 23:08:00 San Diego, CA 92123-2255	Midland Funding, 8875 Aero Dr Ste 200,
515234294	EDI: PRA.COM Jan 24 2018 23:08:00 POB 41067, Norfolk VA 23541	Portfolio Recovery Associates, LLC, c/o JC Penney,
515234300	EDI: PRA.COM Jan 24 2018 23:08:00 POB 41067, Norfolk VA 23541	Portfolio Recovery Associates, LLC, c/o Lord & Taylor,
515234292	EDI: PRA.COM Jan 24 2018 23:08:00 POB 41067, Norfolk VA 23541	Portfolio Recovery Associates, LLC, c/o The Gap,
515030060	+EDI: PRA.COM Jan 24 2018 23:08:00 Po Box 41067, Norfolk, VA 23541-1067	Portfolio Recovery Ass, ATTN: BANKRUPTCY,
515137973	EDI: Q3G.COM Jan 24 2018 23:08:00 PO Box 788, Kirkland, WA 98083-0788	Quantum3 Group LLC as agent for, Comenity Bank,
515905797	+EDI: Q3G.COM Jan 24 2018 23:08:00 PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788	Quantum3 Group LLC as agent for, MOMA Funding LLC,
515905796	EDI: Q3G.COM Jan 24 2018 23:08:00 PO Box 788, Kirkland, WA 98083-0788	Quantum3 Group LLC as agent for, MOMA Funding LLC,
515030064	EDI: AGFINANCE.COM Jan 24 2018 23:08:00 Evansville, IN 47731	Springleaf Financial S, Po Box 3251,
515030065	+EDI: AGFINANCE.COM Jan 24 2018 23:08:00 Po Box 3251, Evansville, IN 47731-3251	Springlf Fin, ATTENTION: BANKRUPTCY DEPARTMENT,
515030067	+EDI: WTRRNBNK.COM Jan 24 2018 23:08:00 Minneapolis, MN 55440-0673	Td Bank Usa/targetcred, Po Box 673,
515030069	+EDI: VERIZONEAST.COM Jan 24 2018 23:08:00 Weldon Spring, MO 63304-2225	Verizon, 500 Technology Dr Ste 30,

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515030061 ##Quest Diagnostics, PO Box 71304, Philadelphia, PA 19176-1304

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on January 24, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jeanette F. Frankenberg on behalf of Creditor CARRINGTON MORTGAGE SERVICES, LLC  
cmeef@sternlav.com  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Lee Martin Perlman on behalf of Joint Debtor Juana E. Alabanzas ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
Lee Martin Perlman on behalf of Debtor Alan T. Alabanzas ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com

TOTAL: 7